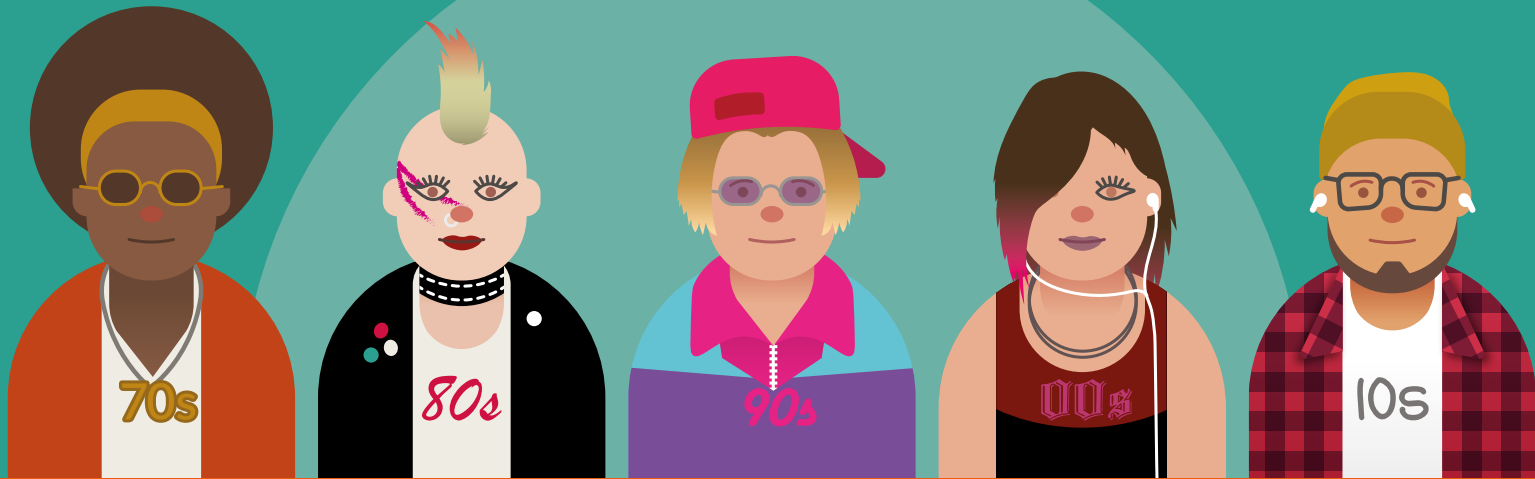


Talkin' 'bout my generation



50 years of growing up and moving out.



50th anniversary

Foreword

In 1969, the Reverend Kenneth Leech opened the doors of St Anne's Church in Soho to homeless young people on London's streets.

For the past five decades Centrepoint has supported homeless young people to turn their lives around. In 2019, no young person should find themselves homeless yet we are supporting more young people than ever through our accommodation services and national Helpline. Young people are experiencing the most challenging situations of their lives, at a time when they are taking their first steps into adulthood.

As we mark our 50th year, we look back across the generations. Our poll of over 1,600 UK adults reveals the changing experiences of young people growing up and leaving home; from those who came of age in the 1970s to young people today.¹

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Introduction

The last five decades have seen massive change to the UK housing market. No age group has been more affected by these changes than young people as they transition to adulthood and independence.

Our national poll documents the growth of the private rented sector over the past five decades.

More children are growing up in rented housing and also moving out and into rented housing than ever before.

There is a decrease in the proportion of young people moving into social housing or a property they own.

Record numbers of young people are now leaving home to attend university, moving in with people they did not know before.

Meanwhile, fewer young people are leaving home to move in with a partner.

Young people are now spending a greater proportion of their income on rent and experiencing higher levels of debt.

The prevalence of rough sleeping and sofa surfing has increased over the decades.



Methodology

This research is based on a national poll, run by Opinium of 1,673 UK adults aged 18 to 69. These respondents were divided into five groups in order to compare the differences between the experiences of five generations as they grew up and left home:



People now in their 60s

This group of 272 respondents were born in the 1950s and left home around the late 1960s and early 1970s. 6 of them say they have never moved out of their family home.



People now in their 50s

This group of 340 respondents were born in the 1960s and left home in the late 1970s and early 1980s. 10 of them say they have never moved out of their family home.



People now in their 40s

This group of 332 respondents were born in the 1970s and left home in the late 1980s and early 1990s. 5 of them say they have never moved out of their family home.



People now in their 30s

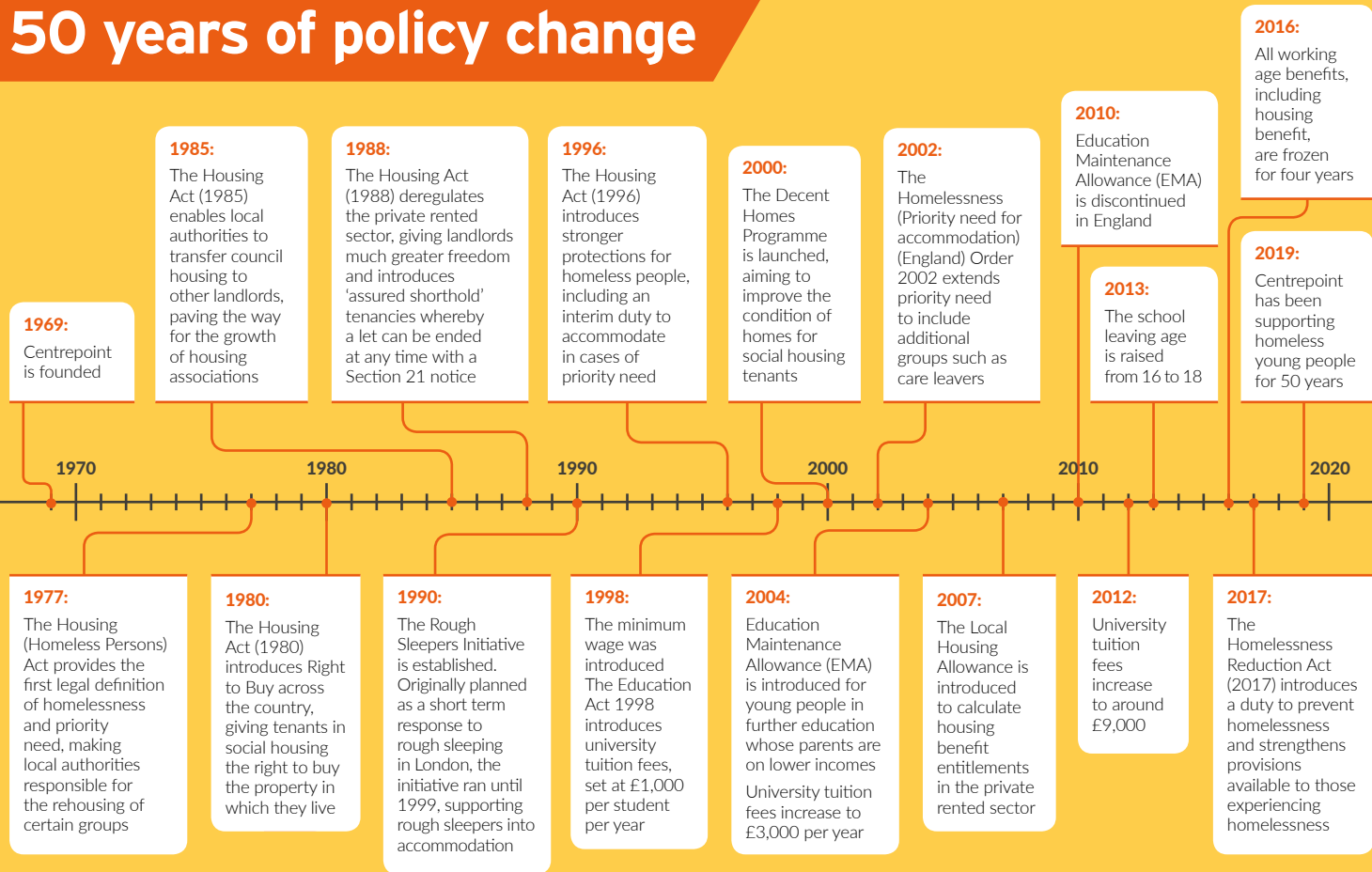
This group of 334 respondents were born in the 1980s and left home in the late 1990s and early 2000s. 14 of them say they have never moved out of their family home.



Young people today

This group of 396 respondents are young people today aged 18 to 29. Most have made the transition to independent living but 94 say they have never moved out of their family home.

50 years of policy change



Growing up renting

Young people today are less likely than any generation before them to have grown up in an owned home, either purchased with a mortgage or outright.

Those who are now in their 40s, who grew up in the 1970s, are most likely to have lived in a home which had been purchased. Since then, the proportion of people growing up in an owner occupied home has declined from 64% to 47% of young people today.

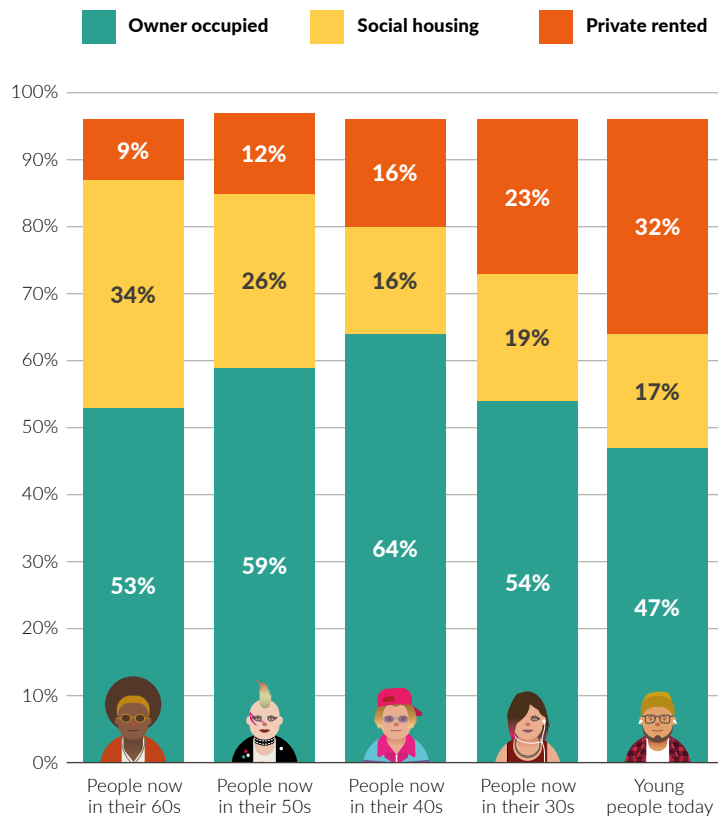


3 in 10 young people today grew up in private rented accommodation.

More children than ever are growing up in rented housing which is the least stable housing tenure; subject to short tenancies which risk disruption to a child's education and emotional wellbeing. 32% of young people today grew up in rented accommodation compared to just 9% of people now in their 60s.

There were far fewer people growing up in social rented accommodation in the 1990s compared to the 1950s; 17% of young people now compared to 34% of those now in their 60s. The proportion plateaus in the 1970s. Though social rented housing stock has declined, the priority need system for those awarded housing by their local authority may have contributed to those households with children continuing to move into social housing.

Thinking about the family home where you spent the majority of your time growing up, which of the following best describes that housing situation?



To leave home, or not to leave home?

Young people are now staying at home for longer than their parents and grandparents did.



A quarter (24%) of young people today have never moved out of their family home.

Those young people who are living at home (either having never moved out or having moved back) most commonly cite financial reasons for staying in their family home.

For the young people that Centrepoint supports, staying at home is not an option. Two thirds of the young people accommodated by Centrepoint had to leave home due to family relationship breakdown. Fragile family relationships can be pushed to breaking point by a whole range of factors, including poverty, violence and abuse, poor mental health or unemployment. While young people across the country are staying at home so they can save money and move out when they feel ready, the most vulnerable young people face a sudden transition to adulthood and independence for which they are rarely fully prepared.

Why young people today are living in their family home:



52% can't afford to move out



50% want to save money



35% enjoy living with their family



24% find it convenient for their education or work



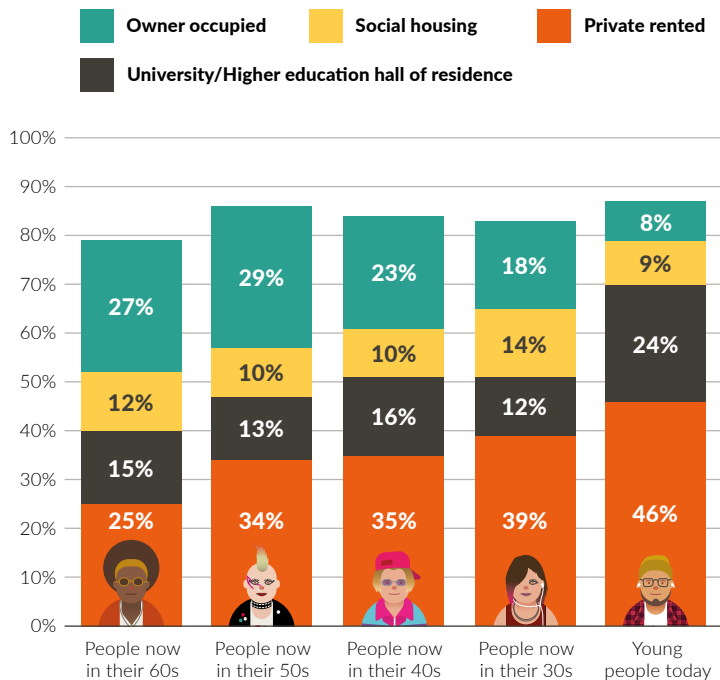
20% do not feel ready

Leaving home and becoming an independent adult is a significant life milestone. For young people today this milestone seems more difficult to achieve than it was for their parents and grandparents.

Generation rent

There have been changes to the type of housing that young people move into after leaving home over the past 50 years.

Which of the following best describes your first accommodation outside of your family home?



The private rented sector has always been a popular choice for young people when first moving out of their family home. However, the last 30 years have seen a steady increase in the number of young people renting, as home ownership and renting in the social sector have both decreased.

Only 8% of young people today have moved into a home they own compared to 27% of those who are now in their 60s.



The growth of the private rented sector brings higher housing costs and lower security of tenure. The average millennial spends an estimated £44,000 more on rent than the average baby boomer did.ⁱⁱ

Almost half (46%) of young people today who have left home moved into private rented accommodation, compared to 25% of those in their 60s when they left home.



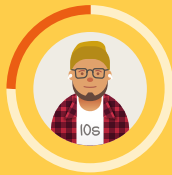
These trends are hugely concerning for young people who are homeless or at risk of homelessness. Traditionally, social rented housing offered security to the most vulnerable, but the decline of social tenancies means many young people look to the private rented sector. Their vulnerability is often held against them with landlords being unwilling to let to tenants who have experienced homelessness.

Only 21% of private landlords would be willing to let to a young person moving on from homelessness accommodation.ⁱⁱⁱ

Education, education, education

The proportion of young people listing university halls as their first accommodation after their family home has increased dramatically in recent years.

A quarter of the young people today who have left home have moved into University halls. This reflects the recent surge in university attendance; a record 28% of 18-year olds were accepted on a University course through UCAS last year.^{iv} Only 12% of the previous generation, those now in their 30s, moved out and into halls.



12% of those now in their 30s moved into halls of residence when they first left home

24% of young people today who have moved out, moved into halls of residence when they first left home

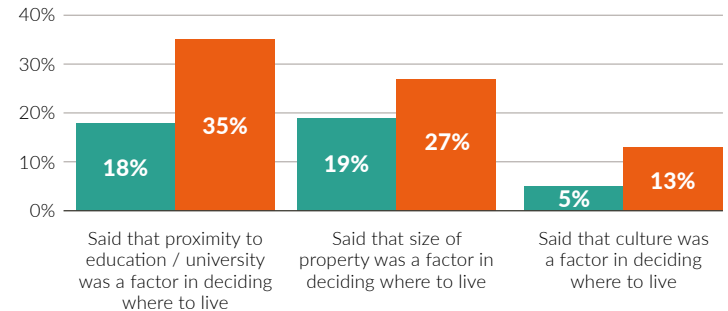
The lifestyles that young people now enjoy are also different to previous generations, given that many are now entering student communities when they leave home.

80% of the young people today who moved into halls of residence moved in with people they did not know, compared to 14% of those not moving into halls.



Across the generations, the cost of rent or a mortgage has always been the main consideration that young people weighed up when deciding where to live. However, how close the accommodation is to education/university has grown in importance, alongside the culture of the local area and property size.

Factors considered in deciding where to live when first leaving home



People now in their 60s



Young people today

The cost of living independently

As the private rented sector has grown, so too has the cost of housing, and income has not kept pace. We asked those people who paid their housing costs themselves when they first left home, whether their income had been enough to cover their rent. The proportion who said yes has declined steadily across each generation:



96% of those now in their 60s

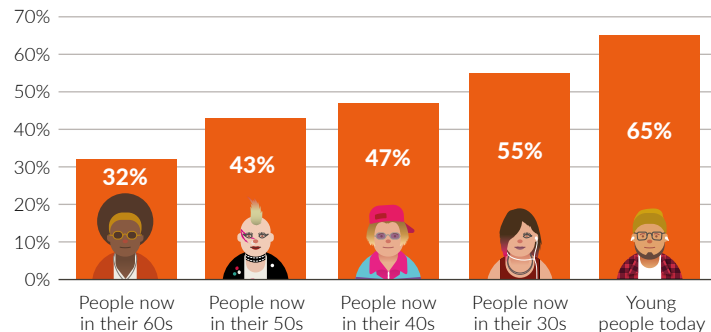


86% of those now in their 40s



75% of young people today

Proportion of respondents who spent over 30% of their monthly income on their rent/mortgage when they first moved out



...said their income covered their housing costs when they first left home.

The percentage of monthly income spent on first accommodation has also risen with each generation. The proportion of people who spent over 30% of their income paying their rent/mortgage when they first moved out has increased over the decades. This really squeezes the amount of money that young people now have to save for things like a deposit to buy a home.



Debt is also worryingly common among the younger generations.



Only 27% of those now in their 30s said they aren't currently in any debt.



Current debt	Those now in their 30s	Young people today
Credit card debt	42 %	19 %
In debt to my bank (e.g. overdraft, personal loan)	18 %	13 %
Debt from student loans	17 %	28 %
In debt to family/ friends	12 %	12 %
Rent or mortgage arrears	7 %	6 %
In debt to a payday lender	5 %	6 %
In debt to a loan shark	4 %	4 %
I do not have any forms of debt	27 %	36 %

Finding an affordable place to live is a challenge for most young people, but for homeless young people it is almost impossible.

Homeless young people want to move on, be self-sufficient and thrive in their independence. The benefit system should offer a vital safety net until they reach that point. However, the current system makes it impossible for homeless young people to find a place within budget to move on to. Young people are entitled to lower benefit rates for their housing – rates which have been frozen for years, whilst rents have increased steadily.

Housing benefit is calculated according to the local housing allowance, which sets benefit entitlements at just below the bottom third of local rents. Most under 35s are only entitled to the 'Shared Accommodation Rate' of the local housing allowance, which caps the money they can claim at the amount needed to rent a room in a shared house. This isn't always appropriate for young people with more complex needs.



Changing relationships

There have also been changes to the formation of relationships over the past 50 years, impacting on young people's journeys into independent accommodation.

Our research illustrates a decline in the number of young people moving out of their family home and cohabiting with a partner.



46% of those now in their 60s moved in with a partner when they first moved out



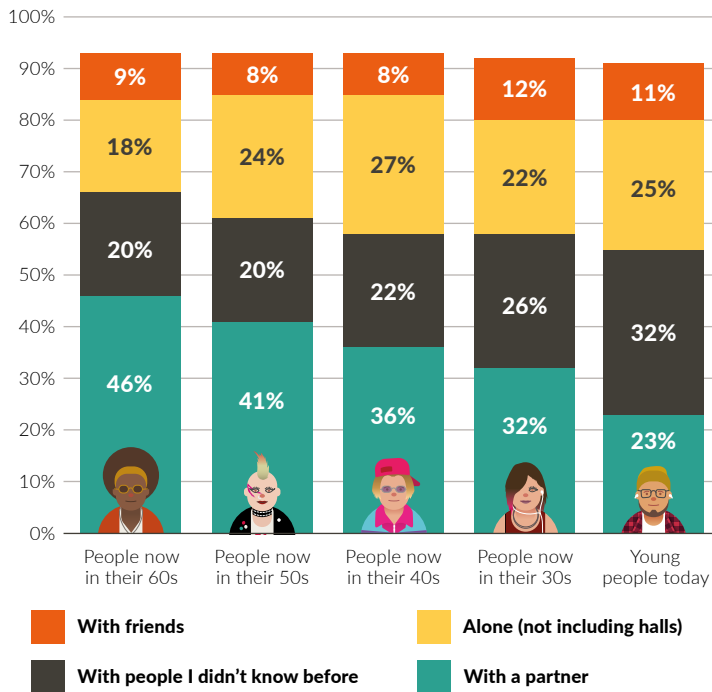
23% of young people today moved in with a partner when they first moved out

The formalisation of relationships (getting married, forming a civil partnership or cohabiting with a partner) is occurring at an older age. In 2015 the average age of marriage was 38 for males and 35 for females, compared to 29 for males in 1975 and 26 for females.^v

Those moving into a mortgaged property with their partner have seen the sharpest decline. Half (45%) of those now in their 60s who first moved in with a partner, moved to a mortgaged home. This is compared to just 15% of young people today moving in with a partner.

This decline in young people moving in with their partners is matched by an increase in the proportion of people moving in with people they did not know before (including into halls of residence), from 20% of those now in their 60s compared to 32% of young people today.

With who else did you move into your first accommodation outside of your family home?



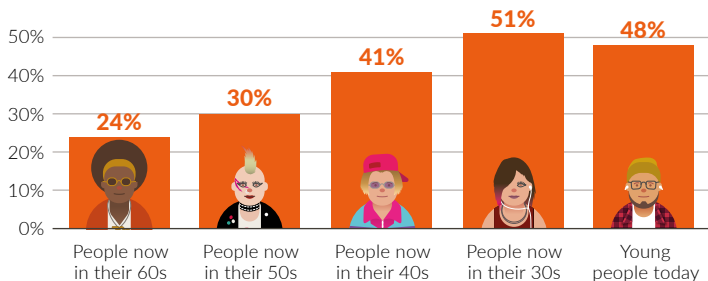
Generation boomerang

Younger generations are more reliant on being able to return to their family home.



1 in 4 young people today are currently living at home.^{vi}

The research shows a rise over time in the proportion of people moving back home after first moving out:



Graduating from University was consistently a top reason across the generations.

Young women today are twice as likely to return home after graduation than young men; 38% compared to 18% of those who returned home.





A third of young people today who moved back home did so because they needed to save money.

Saving money is the number one reason for moving home. Those now in their 30s were most likely to return for this reason (35%); perhaps unsurprising given that many graduated leading up to the 2008 economic crash. 51% moved back and a fifth of those did so for longer than a year.



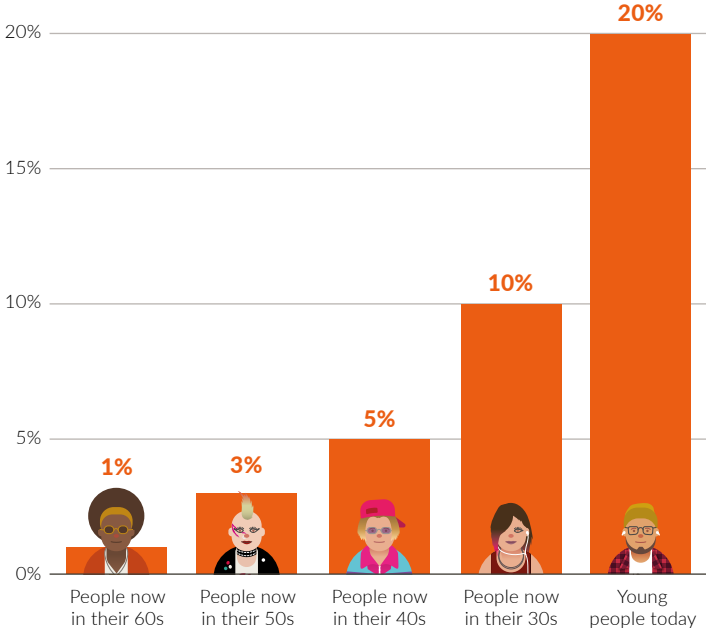
Reasons for moving back home	Now in their 60s	Now in their 50s	Now in their 40s	Now in their 30s	Young people today
Graduated from university or higher education	28%	30%	32%	27%	28%
To save money	18%	17 %	19 %	35 %	31 %
I had a relationship breakdown with the person I had lived with	10%	25%	26 %	26 %	19 %
I could not afford housing costs outside my family home	11%	9%	8 %	19%	16 %
To care for or support family members	7%	9%	9%	15%	15%

There is also a considerable increase in the proportion of those returning home due to a relationship breakdown, though this does decrease for the youngest group.

The bank of mum and dad

Young people leaving home today are also more likely to receive help to pay their housing costs than previous generations.

Someone else paid for my rent or mortgage (other than spouse/ partner but including parents)



It is not just housing costs that young people now need help with, but also their income. When asked what contributed to their monthly income when first moving home.

11% of those now in their 60s received financial support from their parents when they first moved out

27% of young people today received financial support from their parents when they first moved out

Support from grandparents has also increased. Just 2% of those now in their 60s received financial support from their grandparents, compared to 9% of young people now.

For young people today, inheritance contributed to 10% of male respondents' income when they moved out, compared to just 3% of female respondents.

Which of the following contributed to your income when first moving out?



	Now in their 60s	Now in their 50s	Now in their 40s	Now in their 30s	Young people today
Wages from paid work	72%	70%	63%	51%	53%
Student finance (loan or grant)	14%	15%	19%	20%	28%
Financial support from parents	11%	13%	19%	20%	27%
Income from savings or investments	5%	7%	7%	16%	16%
Financial support from grandparents	2%	1%	2%	7%	9%
Income from inheritance or trust fund	0%	1%	3%	8%	6%

Young people across the country are increasingly reliant on their family for financial support and housing. Homeless young people and those who are at increased risk of homelessness such as care leavers do not have this option.

Lower minimum wage levels mean that young people are paid less for doing the same work while their costs of living are the same. Similarly, the standard allowance of Universal Credit is lower for someone under the age of 25.

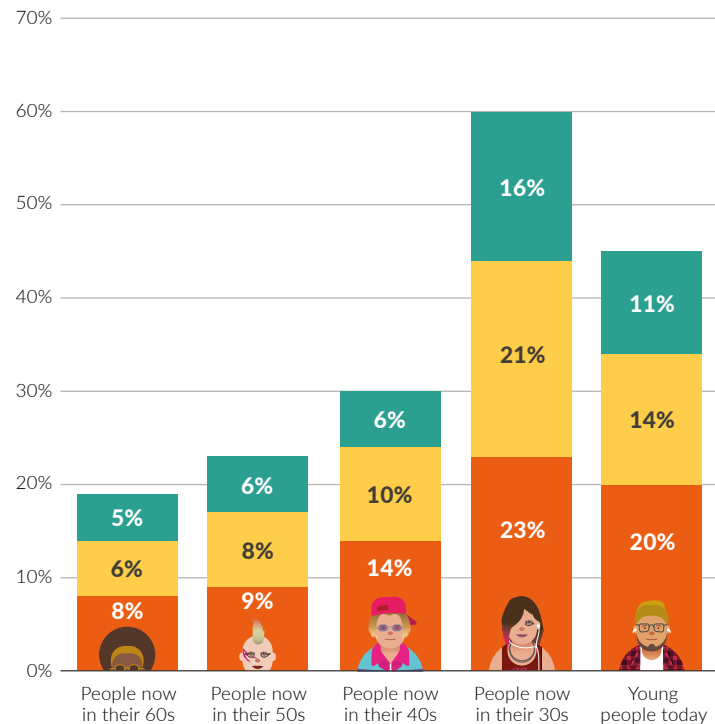
Precarious living and homelessness

The two youngest groups, people aged 18 to 39, are more likely than any generation before them to have experienced homelessness.

Respondents were asked whether they had experienced different forms of precarious living or homelessness before the age of 25. A quarter of those now in their 30s and a fifth of young people today say they stayed with someone in their home because they couldn't afford to pay for a room of their own.

It is clear that the affordability of housing is pushing more young people into homelessness, including hidden homelessness such as sofa surfing. Rough sleeping also more than doubled between the generation now in their 40s and those now in their 30s.

- Slept in a tent or car, or slept rough, as they had nowhere to stay
- Stayed somewhere they didn't feel safe, because they had nowhere else to go
- Stayed with someone in their home (e.g. sofa surfing) because they couldn't afford to pay for a room of their own



A hidden crisis is unfolding across the UK leaving thousands of young people at risk. In 2017/18 an estimated 103,000 young people in England approached their local authority for help because they were homeless or at risk of homelessness.

The Homelessness Reduction Act means that all homeless young people who approach their local authority should be assessed and given help. However, with reduced budgets and increasing demand, many local authorities are struggling to meet their responsibilities.

Conclusion

This research highlights the changing experiences of growing up and moving out over the last 50 years. It is clear that things are more challenging for young people looking to leave home. The cost of living independently is higher, meaning that young people are more reliant on their families than ever before for financial support and a roof over their heads. Renting is so often the only choice now, leading to much higher housing costs in the long term. Debt is increasingly commonplace.

While young people all across the country experience these challenges, it's so much more difficult for vulnerable homeless people without the support of a family to rely on. A hidden crisis is unfolding across the UK.

In the last 50 years, Centrepoin has been there for thousands of young people when they had nowhere else to run. To provide a safe, warm place to sleep – but also help with physical, emotional and mental health, education and skills to build brighter futures. We want a society that builds houses but also builds up young people when they hit rock bottom. That opens doors for the next generation, not forces them onto the street.

It's time to change the story and end youth homelessness for good.



Notes

- i. A nationally representative online survey of 1,673 UK adults aged 18-69 carried out by Opinium between February 1st and 5th, 2019.
- ii. <https://www.resolutionfoundation.org/app/uploads/2016/06/Intergenerational-commission-launch-report.pdf>
- iii. Centrepont (2018) Read to move on: barriers to homeless young people accessing longer term accommodation
- iv. <https://www.ucas.com/corporate/news-and-key-documents/news/record-percentage-young-people-are-university>
- v. Marriages in England and Wales (2015) <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/marriagecohabitationandcivilpartnerships/bulletins/marriagesinenglandandwalesprovisional/2015#the-average-age-at-marriage-continued-to-rise>
- vi. B = 396 respondents in this group.
- vii. 24% (94) have never moved out and of those who have moved out (300) 23% (70) are living back home – representing 41% of the total.



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50th anniversary